



*Janie Wilkins*  
JAN 10 2003  
Attorney Docket No. 48585/268245

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: David Black )  
Serial No.: 09/522,750 )  
Filed: March 10, 2000 )  
For: METHODS AND SYSTEMS )  
FOR MANAGING FINANCIAL )  
ACCOUNTS )  
Commissioner for Patents )  
Washington, DC 20231 )

Examiner: Charles R. Kyle  
Group Art Unit: 3624

Certificate of Mailing

I hereby certify that this correspondence is being deposited with the United States Postal Service as certified first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on January 17, 2003.

*Janie Wilkins*  
Janie Wilkins

AMENDMENT

Sir:

In response to the non-final Office Action of September 17, 2002 (Paper No. 8),

5 please amend the above-identified patent application as follows:

**RECEIVED**

JAN 27 2003

**GROUP 3600**

IN THE CLAIMS:

Please amend claims 1 and 7 as follows:

*Amend*

1. A method performed for a financial institution having system resources for
2. posting transactions to accounts, comprising:
3. receiving for the financial institution transactions related to a plurality of the accounts;
4. converting the transactions into messages;
5. assigning a lower priority to messages ready for posting relative to a second type of